



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [ASSOCIATED BANC-CORP](#)

**City/State** [GREEN BAY, WI](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [38,049,607](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[ASSOCIATED BANC-CORP](#)  
[433 MAIN STREET](#)  
  
[GREEN BAY, WI 54301](#)

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	36,188,605	34,274,426	34,459,860	34,292,341	33,081,466
Net income (\$000)	257,360	274,117	350,994	306,771	326,790
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.51	2.79	24	2.15	2.65	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
+ Non-interest income	0.79	0.94	53	0.97	1.09	51	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
- Overhead expense	2.03	2.18	45	2.05	2.21	42	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
- Provision for credit losses	0.05	0.10	34	-0.32	-0.12	13	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
+ Securities gains (losses)	0	0	67	0	0.01	9	0	0.01	12	0.03	0.02	67	-0.02	0.01	4
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	79	0	0	83	0	0	42
= Pretax net operating income (tax equivalent)	1.25	1.46	30	1.39	1.76	23	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Net operating income	0.95	1.10	28	1.07	1.34	24	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Net income	0.95	1.10	28	1.07	1.34	24	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.87	3.36	17	2.40	3.12	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense	0.32	0.35	52	0.23	0.26	51	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent)	2.55	3.01	18	2.17	2.85	15	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0	0.09	21	0.09	0.12	52	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
Earnings coverage of net loan and lease losses (X)	3,049.87	36.38	97	15.62	26.30	46	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.05	1.17	40	1.23	1.32	46	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases	1.05	1.15	42	1.22	1.30	47	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.39	67	0.71	0.58	70	0.66	0.49	76	0.92	0.71	72	0.61	0.57	57
30-89 days past due loans and leases / Total loans and leases	0.09	0.33	15	0.14	0.29	30	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12
<b>Liquidity and Funding</b>															
Net noncore funding dependence	12.68	5.89	78	5.18	-3.31	76	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence	9.10	0.87	83	-0.45	-9.17	75	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Net loans and leases / Total assets	72.47	63.09	72	68.20	58.81	75	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
<b>Capitalization</b>															
Tier 1 leverage ratio	8.66	9.22	31	8.81	9.07	46	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
Holding company equity capital / Total assets	10.39	9.68	61	11.60	10.79	65	11.47	10.71	63	12.24	11.16	67	12.11	12.43	46
Total equity capital (including minority interest) / Total assets	10.39	9.81	60	11.60	10.91	63	11.47	10.82	61	12.24	11.29	65	12.11	12.57	45
Common equity tier 1 capital / Total risk-weighted assets	9.41	11.79	14	10.57	12.64	20	10.31	12.42	22	10.45	12.38	21	10.21	12.17	22
Net loans and leases / Equity capital (X)	6.97	6.64	57	5.88	5.47	61	5.98	5.53	63	5.91	5.58	57	5.81	5.21	68
Cash dividends / Net income	38.81	31.93	63	36.65	27.22	71	37.94	28.27	70	42.50	42.30	52	38.86	33.12	59
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	10.48	6.04	76	-0.75	9.51	9	5.04	10.50	30	3.19	16.68	13	-3.75	9.26	4
Equity capital	-1.03	-3.83	62	-1.25	7.52	4	-1.62	7.46	9	4.30	6.99	40	3.74	10.49	30
Net loans and leases	17.40	14.48	71	-5.17	-0.66	32	-0.48	3.36	41	6.26	9.07	47	-0.05	9.10	13
Noncore funding	49	36.20	68	-39.10	-21.64	24	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0.19	0.48	81	1.37	0.55	81	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
Long-term debt / Equity capital	6.30	11.91	44	6.24	10.65	45	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Equity investment in subsidiaries / Equity capital	99.73	104.01	30	100.09	103.15	36	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Cash from ops + noncash items + op expense / Op expense + dividends	44.46	118.32	24	247.31	155.61	83	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	643,194	522,900	693,706	785,117	997,773	23.01	16.09
Income from lease financing receivables.....	45	20	23	126	326	125.00	-94.77
Fully taxable income on loans and leases.....	639,615	519,979	689,767	781,576	993,193	23.01	16.40
Tax-exempt income on loans and leases.....	3,624	2,941	3,962	3,667	4,906	23.22	-33.14
Estimated tax benefit on income on loans and leases.....	1,064	812	1,107	954	1,268	30.97	-62.92
Income on loans and leases (tax equivalent).....	644,303	523,732	694,836	786,197	999,367	23.02	15.51
Investment interest income (tax equivalent).....	116,099	79,290	112,315	133,131	172,619	46.42	6.69
Interest on balances due from depository institutions.....	1,371	1,487	2,037	1,611	5,170	-7.80	-9.80
Interest income on other earning assets.....	6,325	4,314	5,796	7,859	11,473	46.62	57.18
Total interest income (tax equivalent).....	768,098	608,823	814,984	928,798	1,188,629	26.16	14.28
Interest on time deposits of \$250K or more.....	652	1,166	1,339	10,104	27,228	-44.08	-82.45
Interest on time deposits < \$250K.....	2,102	5,136	6,090	20,581	29,241	-59.07	-75.29
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	34,836	8,643	11,193	36,954	180,817	303.05	-35.08
Interest on other borrowings and trading liabilities.....	39,865	34,235	42,792	71,324	88,730	16.45	42.40
Interest on subordinated debt and mandatory convertible securities.....	8,182	8,190	10,920	10,920	10,920	-0.10	-0.10
Total interest expense.....	85,637	57,370	72,334	149,883	336,936	49.27	-16.10
Net interest income (tax equivalent).....	682,461	551,453	742,650	778,915	851,693	23.76	19.71
Non-interest income.....	214,337	249,360	331,001	494,308	374,490	-14.05	-13.35
Adjusted operating income (tax equivalent).....	896,798	800,813	1,073,651	1,273,223	1,226,183	11.99	9.71
Overhead expense.....	549,803	526,252	708,663	772,524	791,188	4.48	4.52
Provision for credit losses.....	13,006	-82,018	-88,011	167,006	18,500		-51.83
Securities gains (losses).....	12	-16	-16	9,221	-7,514		-96.66
Other tax equivalent adjustments.....	0	0	1	2	0		
Pretax net operating income (tax equivalent).....	339,665	356,620	453,103	342,931	422,529	-4.75	28.28
Applicable income taxes.....	68,176	70,142	85,313	20,200	79,720	-2.80	-2.13
Tax equivalent adjustments.....	14,129	12,361	16,796	15,960	16,019	14.30	-10.90
Applicable income taxes (tax equivalent).....	82,305	82,503	102,109	36,160	95,739	-0.24	-3.76
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	257,360	274,117	350,994	306,771	326,790	-6.11	43.57
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	257,360	274,117	350,994	306,771	326,790	-6.11	43.57
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	257,360	274,117	350,994	306,771	326,790	-6.11	43.57
Investment securities income (tax equivalent).....	116,099	79,290	112,315	133,131	172,619	46.42	6.69
US Treasury and agency securities (excluding mortgage-backed securities).....	1,206	887	1,301	283	24	35.96	13300.00
Mortgage-backed securities.....	54,658	22,156	36,260	53,658	91,607	146.70	-22.96
All other securities.....	60,235	56,247	74,754	79,190	80,988	7.09	59.06
Cash dividends declared.....	99,880	100,475	133,172	130,381	127,006	-0.59	60.93
Common.....	91,256	86,238	116,061	112,023	111,804	5.82	65.75
Preferred.....	8,624	14,237	17,111	18,358	15,202	-39.43	23.06

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.83	3.12	26	2.37	2.90	16	2.37	2.85	17	2.71	3.27	17	3.59	4	23
Less: Interest expense .....	0.32	0.33	57	0.22	0.24	56	0.21	0.23	55	0.44	0.48	51	1.02	0.98	63
Equals: Net interest income (tax equivalent) .....	2.51	2.79	24	2.15	2.65	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
Plus: Non-interest income .....	0.79	0.94	53	0.97	1.09	51	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
Equals: adjusted operating income (tax equivalent) .....	3.30	3.77	24	3.12	3.80	17	3.12	3.70	20	3.71	4.04	36	3.71	4.41	19
Less: Overhead expense .....	2.03	2.18	45	2.05	2.21	42	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Less: Provision for credit losses .....	0.05	0.10	34	-0.32	-0.12	13	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	69	0	0.01	9	0	0.01	11	0.03	0.02	67	-0.02	0.01	4
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	79	0	0	83	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.25	1.46	30	1.39	1.76	23	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Less: Applicable income taxes (tax equivalent) .....	0.30	0.34	37	0.32	0.41	23	0.30	0.38	24	0.11	0.23	16	0.29	0.36	31
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.95	1.10	28	1.07	1.34	24	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.95	1.10	28	1.07	1.34	24	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Memo: Net income (last four quarters) .....	0.93	1.10	22	1	1.30	19	1.02	1.26	24	0.89	0.82	55	0.99	1.19	21
Net income—BHC and noncontrolling (minority) interest .....	0.95	1.11	27	1.07	1.35	22	1.02	1.27	22	0.89	0.83	55	0.99	1.20	22
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.51	92.93	97	98.78	93.09	97	98.78	93.08	97	97.02	92.32	93	90.43	91.05	42
Average interest-bearing funds / Average assets .....	65.25	60.58	72	62.98	61.98	62	62.99	61.99	63	66.13	64.06	67	70.63	65.57	76
Interest income (tax equivalent) / Average earning assets .....	2.87	3.36	17	2.40	3.12	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense / Average earning assets .....	0.32	0.35	52	0.23	0.26	51	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent) / Average earning assets .....	2.55	3.01	18	2.17	2.85	15	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.37	4.24	7	2.89	4.07	6	2.89	4.01	6	3.20	4.27	7	4.32	5.09	12
Interest-bearing bank balances .....	0.52	0.79	17	0.18	0.13	90	0.20	0.14	92	0.27	0.27	53	2.33	2.04	69
Federal funds sold and reverse repos .....	1.83	1.05	76	0.48	0.25	78	0.26	0.25	62	1.10	0.68	79	2.44	2.44	63
Trading assets .....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.82	3.33	15	2.35	3.09	12	2.34	3.04	13	2.74	3.51	12	3.92	4.36	23
Investment securities (tax equivalent) .....	2.28	1.96	78	2.07	1.77	75	2.08	1.77	72	2.55	2.25	76	2.78	2.76	54
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.10	1.38	29	0.95	1.23	33	1	1.14	40	0.58	1.75	5	2.40	2.32	64
Mortgage-backed securities .....	1.66	1.87	26	0.96	1.55	6	1.08	1.57	8	1.92	2.05	33	2.42	2.61	24
All other securities .....	3.57	2.89	79	3.49	2.85	74	3.46	2.81	74	3.53	3.24	66	3.69	4.06	47
Interest-bearing deposits .....	0.25	0.35	42	0.10	0.22	23	0.09	0.21	22	0.35	0.53	29	1.22	1.10	61
Time deposits of \$250K or more .....	0.42	0.61	27	0.60	0.70	41	0.53	0.66	39	1.69	1.42	77	2.30	1.96	76
Time deposits < \$250K .....	0.26	0.58	17	0.53	0.67	37	0.48	0.62	37	1.24	1.36	37	1.53	1.82	30
Other domestic deposits .....	0.24	0.31	47	0.07	0.16	21	0.06	0.15	19	0.22	0.36	27	1.11	0.93	71
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.43	0.88	37	0.08	0.18	38	0.07	0.17	32	0.28	0.62	22	0.98	1.86	28
Other borrowed funds and trading liabilities .....	1.95	1.55	70	2.39	1.29	87	2.31	1.27	85	2.03	1.50	78	2.35	2.38	52
All interest-bearing funds .....	0.48	0.54	49	0.35	0.38	53	0.33	0.37	52	0.66	0.74	48	1.44	1.49	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	214,337	249,360	331,001	494,308	374,490
Fiduciary activities income	48,397	49,695	66,782	57,268	54,648
Service charges on deposit accounts - domestic	48,392	47,366	64,406	56,307	63,135
Trading revenue	3,263	13,005	20,128	19,887	13,757
Investment banking fees and commissions	15,322	17,535	23,072	27,689	28,819
Insurance activities revenue	229	250	336	45,245	89,104
Venture capital revenue	0	0	0	0	0
Net servicing fees	28,105	10,368	15,109	-19,417	9,369
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,864	41,674	47,015	207,547	22,872
Other non-interest income	63,765	69,467	94,153	99,782	92,786
Total overhead expenses	549,803	526,252	708,663	772,524	791,188
Personnel expense	335,720	318,900	426,687	432,151	487,063
Net occupancy expense	58,789	62,848	84,617	85,769	85,949
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,608	6,642	8,844	10,192	9,948
Other operating expenses	148,686	137,862	188,515	244,412	208,228
Fee income on mutual funds and annuities	6,433	6,606	8,644	9,569	11,748
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,177	4,006	3,988	4,064	4,669
Average personnel expense per employee	80.37	79.61	106.99	106.34	104.32
Average assets per employee	8,663.78	8,555.77	8,640.89	8,438.08	7,085.34

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3	2.43	63	2.65	2.14	62	2.61	2.17	60	1.94	2.02	54	3.14	2.72	58
Overhead expenses / Net Interest Income + non-interest income	62.29	58.02	67	66.74	58.85	81	67.05	59.28	80	61.44	62.28	49	65.38	61.29	69
<b>Percent of Average Assets</b>															
Total overhead expense	2.03	2.18	45	2.05	2.21	42	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Personnel expense	1.24	1.20	60	1.24	1.23	54	1.24	1.21	59	1.26	1.30	49	1.47	1.41	53
Net occupancy expense	0.22	0.22	45	0.24	0.24	54	0.25	0.23	58	0.25	0.26	47	0.26	0.28	42
Other operating expenses	0.57	0.73	27	0.56	0.72	30	0.57	0.72	34	0.74	0.94	43	0.66	0.97	24
Overhead less non-interest income	1.24	1.22	49	1.08	1.08	43	1.10	1.10	43	0.81	1.25	17	1.26	1.32	43
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	61.31	57.55	67	65.71	58.34	79	66	58.83	79	60.67	61.82	49	64.52	60.64	69
Personnel expense	37.44	31.86	81	39.82	32.89	87	39.74	32.93	86	33.94	32.36	55	39.72	32.39	87
Net occupancy expense	6.56	5.98	59	7.85	6.26	76	7.88	6.23	75	6.74	6.58	55	7.01	6.52	60
Other operating expenses	17.32	19.14	36	18.04	18.68	50	18.38	19.18	50	20	22.28	50	17.79	21.20	32
Total non-interest income	23.90	24.10	56	31.14	28.20	61	30.83	27.67	62	38.82	28.83	75	30.54	29.23	64
Fiduciary activities income	5.40	2.13	85	6.21	2.27	86	6.22	2.20	87	4.50	2.09	82	4.46	1.97	80
Service charges on domestic deposit accounts	5.40	3.30	87	5.91	3.25	88	6	3.27	89	4.42	3.27	68	5.15	3.88	67
Trading revenue	0.36	0.57	66	1.62	0.68	84	1.87	0.62	86	1.56	1.28	75	1.12	1.18	68
Investment banking fees and commissions	1.71	2.15	58	2.19	2.46	62	2.15	2.58	61	2.17	2.46	63	2.35	3.54	63
Insurance activities revenue	0.03	0.36	44	0.03	0.38	43	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	3.13	1.23	85	1.29	0.56	83	1.41	0.60	83	-1.53	0.01	10	0.76	0.28	84
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.77	1.19	49	5.20	3.64	75	4.38	3.30	70	16.30	3.92	93	1.87	1.86	57
Other non-interest income	7.11	8.80	49	8.67	9.39	58	8.77	9.27	59	7.84	9.65	45	7.57	10.04	42
Overhead less non-interest income	37.41	32.79	63	34.58	29.67	59	35.18	30.52	60	21.85	31.93	22	33.98	31.06	46
Applicable income taxes / Pretax net operating income (tax equivalent)	20.07	21.50	30	19.67	21.49	28	18.83	21.18	20	5.89	18.63	6	18.87	20.56	33
Applicable income tax + TE / Pretax net operating income + TE	24.23	23.57	61	23.13	23.11	54	22.54	22.67	47	10.54	21.18	10	22.66	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	16,877,878	15,368,577	15,464,433	15,798,650	15,251,966	9.82	19.31
Commercial and industrial loans	6,637,886	5,199,129	5,462,803	5,719,649	5,393,786	27.67	34.74
Loans to individuals	1,418,611	301,718	444,768	313,054	351,159	370.18	279.85
Loans to depository institutions and acceptances of other banks	1	2	2	0	2	-50.00	-100.00
Agricultural loans	977	5,092	14,381	3,479	9,327	-80.81	-73.20
Other loans and leases	2,933,061	2,905,357	2,975,200	2,746,050	1,966,480	0.95	82.78
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	27,868,414	23,779,875	24,361,587	24,580,882	22,972,720	17.19	32.21
Less: Allowance for loan and lease losses	292,904	290,997	280,015	383,702	201,371	0.66	5.91
Net loans and leases	27,575,510	23,488,878	24,081,572	24,197,180	22,771,349	17.40	32.56
Debt securities that reprice or mature in over 1 year	6,226,673	5,534,737	6,319,493	4,559,186	5,093,749	12.50	8.12
Mutual funds and equity securities	5,655	4,109	4,475	1,661	1,646	37.62	3670.00
Subtotal	33,807,838	29,027,724	30,405,540	28,758,027	27,866,744	16.47	27.28
Interest-bearing bank balances	112,173	1,281,916	681,684	298,759	207,624	-91.25	2.35
Federal funds sold and reverse repos	4,015	25,000	0	1,135	7,740	-83.94	48.70
Debt securities that reprice or mature within 1 year	212,192	288,426	251,525	405,260	373,920	-26.43	-23.10
Trading assets	5,158	115,637	86,923	197,098	89,960	-95.54	-89.35
Total earning assets	34,141,376	30,738,703	31,425,672	29,660,279	28,545,988	11.07	26.46
Non-interest-bearing cash and due from depository institutions	386,231	378,927	343,831	416,154	373,380	1.93	9.00
Premises, fixed assets, and leases	379,939	383,190	385,315	419,876	437,472	-0.85	15.11
Other real estate owned	16,373	33,855	29,619	14,269	21,101	-51.64	93.01
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,125,750	2,905,040	2,919,872	2,909,272	3,008,537	7.60	31.72
Total assets	38,049,607	34,439,666	35,104,253	33,419,783	32,386,478	10.48	26.56
Quarterly average assets	37,441,312	34,759,489	35,016,159	34,123,004	32,203,661	7.72	24.77
Average loans and leases (YTD)	25,517,201	24,148,640	24,060,293	24,537,397	23,123,322	5.67	24.46
<b>Memoranda</b>							
Loans held-for-sale	51,134	158,202	136,638	129,158	151,280	-67.68	-58.35
Loans not held-for-sale	27,817,280	23,621,673	24,224,949	24,451,724	22,821,440	17.76	32.74
Real estate loans secured by 1-4 family	8,978,643	8,357,663	8,299,563	8,714,737	9,125,284	7.43	6.74
Commercial real estate loans	7,894,598	7,003,301	7,158,150	7,071,540	6,123,838	12.73	37.70
Construction and land development	1,835,160	1,834,871	1,808,976	1,840,417	1,420,900	0.02	17.50
Multifamily	1,755,675	1,370,355	1,405,264	1,360,305	1,201,835	28.12	80.84
Nonfarm nonresidential	4,303,763	3,798,075	3,943,910	3,870,818	3,501,103	13.31	34.48
Real estate loans secured by farmland	4,637	7,613	6,720	12,373	2,844	-39.09	224.49
Total investment securities	6,444,520	5,827,272	6,575,493	4,966,107	5,469,315	10.59	6.78
U.S. Treasury securities	109,282	124,980	123,957	27,530	999	-12.56	10817.28
US agency securities (excluding mortgage-backed securities)	18,171	22,177	21,477	33,622	0	-18.06	
Municipal securities	2,078,033	1,955,463	2,029,216	1,892,562	1,964,729	6.27	74.29
Mortgage-backed securities	4,071,890	3,504,747	4,216,049	2,680,543	3,235,249	16.18	-13.89
Asset-backed securities	158,556	212,797	177,325	327,189	263,692	-25.49	45.96
Other debt securities	2,933	2,999	2,994	3,000	3,000	-2.20	-37.25
Mutual funds and equity securities	5,655	4,109	4,475	1,661	1,646	37.62	3670.00
Available-for-sale securities	2,487,312	3,893,379	4,332,015	3,085,441	3,262,586	-36.11	-34.57
U.S. Treasury securities	108,284	123,980	122,957	26,531	0	-12.66	10717.58
US agency securities (excluding mortgage-backed securities)	18,171	22,177	21,477	33,622	0	-18.06	
Municipal securities	340,898	414,020	400,457	450,662	546,160	-17.66	
Mortgage-backed securities	1,858,470	3,117,406	3,606,805	2,244,437	2,449,734	-40.38	-49.60
Asset-backed securities	158,556	212,797	177,325	327,189	263,692	-25.49	45.96
Other debt securities	2,933	2,999	2,994	3,000	3,000	-2.20	-37.25
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-655,793	106,074	109,661	149,938	71,381		
Available-for-sale securities appreciation (depreciation)	-275,081	21,229	-6,656	57,042	10,635		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,366,822	2,233,127	2,255,467	2,084,572	2,561,144	5.99	-19.19

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,224,578	8,170,105	8,504,077	7,661,728	5,450,709	0.67	58.85
NOW, ATS and transaction accounts	7,122,219	6,407,844	7,019,782	6,090,869	5,329,717	11.15	42.70
Time deposits less brokered deposits < \$250K	677,374	254,470	364,203	217,420	415,753	166.19	
MMDA and other savings accounts	12,617,952	11,862,431	11,595,309	10,972,854	10,375,834	6.37	28.18
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,642,123	26,694,850	27,483,371	24,942,871	21,572,013	7.29	53.24
Time deposits of \$250K or more	222,318	223,075	215,100	341,068	861,183	-0.34	-77.97
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	276,674	267,943	319,532	192,971	433,097	3.26	-41.94
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	7,687	54,553	34,730	59,346	32,016	-85.91	-88.71
Other borrowings w/remaining maturity of 1 year or less	2,583,485	11,971	11,810	317,193	605,546	21481.20	235.52
Other borrowings w/remaining maturity over 1 year	1,194,483	1,608,981	1,609,400	1,616,128	2,925,565	-25.76	-54.91
Brokered deposits < \$250K	334,140	933,341	767,959	1,198,542	1,345,868	-64.20	-87.31
Noncore funding	4,618,787	3,099,864	2,958,531	3,725,248	6,203,275	49.00	-39.28
Trading liabilities	272,867	13,351	19,421	14,110	14,970	1943.79	482.90
Subordinated notes and debentures + trust preferred securities	248,993	249,088	249,161	248,867	248,572	-0.04	0.44
Other liabilities	312,885	387,552	368,916	397,754	425,525	-19.27	16.41
Total liabilities	34,095,655	30,444,705	31,079,400	29,328,850	28,464,355	11.99	26.93
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	194,112	193,195	193,195	353,512	256,716	0.47	21.37
Common stock	1,752	1,752	1,752	1,752	1,752	0.00	8.48
Common surplus	1,710,075	1,711,867	1,713,851	1,720,329	1,716,431	-0.10	18.56
Retained earnings	2,830,877	2,628,421	2,672,601	2,458,920	2,380,867	7.70	57.96
Accumulated other comprehensive income	-255,391	-10,813	-10,317	12,618	-33,183		
Other equity capital components	-527,473	-529,461	-546,229	-456,198	-400,460		
Total holding company equity capital	3,953,952	3,994,961	4,024,853	4,090,933	3,922,123	-1.03	23.42
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,953,952	3,994,961	4,024,853	4,090,933	3,922,123	-1.03	23.42
Total liabilities and capital	38,049,607	34,439,666	35,104,253	33,419,783	32,386,478	10.48	26.56
<b>Memoranda</b>							
Non-interest-bearing deposits	8,224,578	8,170,105	8,504,077	7,661,728	5,450,709	0.67	58.85
Interest-bearing deposits	20,974,003	19,681,161	19,962,353	18,820,753	18,328,355	6.57	22.26
Total deposits	29,198,581	27,851,266	28,466,430	26,482,481	23,779,064	4.84	30.74
Long-term debt that reprices within 1 year	600,000	0	600,000	0	0		-70.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,024,853	4,090,933	4,090,933	3,922,123	3,780,888		
Accounting restatements	1,713	0	0	-98,337	0		
Net income	257,360	274,117	350,994	306,771	326,790		
Net sale of new perpetual preferred stock	0	-164,458	-164,458	96,796	0		
Net sale of new common stock	21,239	30,780	41,293	25,528	36,069		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	6,259	112,505	137,802	77,368	186,076		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	99,880	100,475	133,172	130,381	127,006		
Change in other comprehensive income	-245,074	-23,431	-22,935	45,801	91,789		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-331		
Holding company equity capital, ending balance	3,953,952	3,994,961	4,024,853	4,090,933	3,922,123		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	44.36	39.88	56	44.62	36.06	72	44.05	36.25	69	47.27	36.22	73	47.09	37.78	65
Commercial and industrial loans .....	17.45	11.23	79	15.10	11.11	73	15.56	10.76	76	17.11	13.52	69	16.65	12.02	74
Loans to individuals .....	3.73	3.58	66	0.88	3.60	38	1.27	3.36	50	0.94	3.40	41	1.08	4.20	35
Loans to depository institutions and acceptances of other banks .....	0	0.02	66	0	0.02	65	0	0.02	69	0	0.03	31	0	0.04	58
Agricultural loans .....	0	0.19	33	0.01	0.21	36	0.04	0.18	52	0.01	0.19	33	0.03	0.24	46
Other loans and leases .....	7.71	4.52	75	8.44	4.26	80	8.48	4.47	79	8.22	4.63	77	6.07	5.01	61
Net loans and leases .....	72.47	63.09	72	68.20	58.81	75	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Debt securities over 1 year .....	16.36	18.76	45	16.07	18.32	46	18	19.46	48	13.64	15.55	40	15.73	14.60	57
Mutual funds and equity securities .....	0.01	0.05	43	0.01	0.05	42	0.01	0.06	41	0	0.05	37	0.01	0.06	36
Subtotal .....	88.85	83.05	75	84.29	78.17	72	86.61	79.22	78	86.05	78.16	82	86.04	79.65	69
Interest-bearing bank balances .....	0.29	3.61	4	3.72	9.37	22	1.94	8.50	11	0.89	7.51	6	0.64	3.06	19
Federal funds sold and reverse repos .....	0.01	0.52	64	0.07	0.53	69	0	0.54	28	0	0.82	61	0.02	1.57	61
Debt securities 1 year or less .....	0.56	1.71	27	0.84	1.51	45	0.72	1.56	41	1.21	1.68	48	1.15	1.91	47
Trading assets .....	0.01	0.59	45	0.34	0.58	65	0.25	0.49	64	0.59	1.01	61	0.28	1.19	54
Total earning assets .....	89.73	90.76	35	89.25	91.57	21	89.52	91.77	22	88.75	91.05	18	88.14	89.53	32
Non-interest cash and due from depository institutions .....	1.02	0.98	53	1.10	0.99	57	0.98	0.82	66	1.25	1.07	62	1.15	1.14	49
Other real estate owned .....	0.04	0.01	90	0.10	0.01	94	0.08	0.01	96	0.04	0.02	79	0.07	0.03	83
All other assets .....	9.26	8.19	66	9.65	7.39	77	9.50	7.35	76	10	7.82	79	10.71	9.27	70
<b>Memoranda</b>															
Short-term investments .....	0.86	6.75	5	4.63	12.31	16	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
U.S. Treasury securities .....	0.29	1.98	31	0.36	1.18	51	0.35	1.47	44	0.08	0.84	48	0	1.03	26
US agency securities (excluding mortgage-backed securities) .....	0.05	0.81	31	0.06	0.75	33	0.06	0.82	32	0.10	0.63	37	0	0.54	13
Municipal securities .....	5.46	1.69	88	5.68	1.70	87	5.78	1.73	87	5.66	1.69	88	6.07	1.34	93
Mortgage-backed securities .....	10.70	12.93	42	10.18	13.46	38	12.01	14.14	41	8.02	11.75	35	9.99	11.44	40
Asset-backed securities .....	0.42	0.85	56	0.62	0.47	72	0.51	0.50	70	0.98	0.32	83	0.81	0.28	82
Other debt securities .....	0.01	0.51	27	0.01	0.51	27	0.01	0.53	29	0.01	0.42	31	0.01	0.39	30
Loans held-for-sale .....	0.13	0.30	58	0.46	0.50	68	0.39	0.55	65	0.39	0.52	51	0.47	0.39	68
Loans held for investment .....	73.11	63.03	75	68.59	58.34	77	69.01	58.06	80	73.17	61.72	81	70.47	63.50	63
Real estate loans secured by 1-4 family .....	23.60	12.79	86	24.27	11.57	90	23.64	11.46	88	26.08	11.91	92	28.18	13.29	92
Revolving .....	1.56	1.52	55	1.70	1.44	60	1.64	1.42	60	2.02	1.66	60	2.50	2.07	61
Closed-end, secured by first liens .....	21.99	10.86	86	22.50	9.73	90	21.95	9.67	88	23.96	9.81	93	25.55	10.69	92
Closed-end, secured by junior liens .....	0.05	0.19	31	0.07	0.19	34	0.06	0.17	35	0.09	0.22	38	0.13	0.28	41
Commercial real estate loans .....	20.75	24.89	39	20.33	22.35	42	20.39	22.69	44	21.16	22.22	43	18.91	22.23	41
Construction and land development .....	4.82	3.92	63	5.33	3.40	75	5.15	3.34	72	5.51	3.40	79	4.39	3.44	64
Multifamily .....	4.61	3.87	69	3.98	3.32	68	4	3.57	67	4.07	3.12	69	3.71	3.01	69
Nonfarm nonresidential .....	11.31	15.73	34	11.03	14.65	36	11.23	14.57	38	11.58	14.72	37	10.81	14.69	38
Real estate loans secured by farmland .....	0.01	0.34	34	0.02	0.35	36	0.02	0.30	40	0.04	0.33	41	0.01	0.36	28

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	60.56	62.29	41	64.63	60.51	49	63.48	61.05	47	64.27	57.15	56	66.39	57.46	56
Real estate loans secured by 1-4 family	32.22	20.65	84	35.15	20	90	34.07	19.86	88	35.45	19.43	91	39.72	20.75	91
Revolving	2.13	2.39	51	2.46	2.47	54	2.36	2.43	53	2.75	2.64	55	3.52	3.15	55
Closed-end	30.08	18.01	84	32.68	17.35	88	31.71	17.24	87	32.70	16.59	90	36.20	17.39	91
Commercial real estate loans	28.33	38.12	34	29.45	37.13	35	29.38	37.86	35	28.77	34.63	36	26.66	33.52	37
Construction and land development	6.59	6.10	56	7.72	5.69	67	7.43	5.65	66	7.49	5.26	72	6.19	5.09	63
1-4 family	1.48	1.40	60	1.54	1.19	66	1.56	1.18	67	1.10	0.93	62	1.14	0.94	66
Other	5.11	4.62	57	6.18	4.46	68	5.87	4.40	66	6.39	4.19	75	5.05	4.02	65
Multifamily	6.30	5.86	63	5.76	5.41	64	5.77	5.78	61	5.53	4.96	64	5.23	4.69	66
Nonfarm nonresidential	15.44	24.30	30	15.97	24.45	29	16.19	24.56	31	15.75	22.93	31	15.24	22.15	34
Owner-occupied	3.59	8.11	26	3.70	8.31	24	3.99	8.29	28	3.67	7.68	25	3.97	7.72	30
Other	11.86	15.95	33	12.27	15.83	34	12.20	15.94	35	12.08	14.95	34	11.27	14.34	38
Real estate loans secured by farmland	0.02	0.55	33	0.03	0.61	34	0.03	0.54	38	0.05	0.54	39	0.01	0.55	27
Loans to depository institutions and acceptances of other banks	0	0.04	66	0	0.03	65	0	0.04	69	0	0.06	31	0	0.11	58
Commercial and industrial loans	23.82	18.37	72	21.86	19.45	61	22.42	18.86	63	23.27	22.17	58	23.48	19.53	66
Loans to individuals	5.09	6.24	61	1.27	6.58	35	1.83	6.24	45	1.27	6.13	35	1.53	7.13	33
Credit card loans	0.44	0.53	74	0.45	0.51	73	0.47	0.53	73	0.43	0.65	70	0.53	0.81	70
Agricultural loans	0	0.31	32	0.02	0.38	34	0.06	0.34	46	0.01	0.32	32	0.04	0.37	42
Other loans and leases	10.52	8.16	69	12.22	8.42	72	12.21	8.75	70	11.17	9.09	67	8.56	9.85	57
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	500.02	411.16	65	484.69	383.43	73	484.57	391.81	70	475.16	381.27	69	519.10	391.26	68
Real estate loans secured by 1-4 family	266	133.66	87	263.58	124.74	90	260.06	126.06	88	262.11	125.03	92	310.58	138.18	92
Revolving	17.61	15.46	59	18.46	15.53	61	18	15.44	60	20.34	17.42	60	27.54	21.26	65
Closed-end	248.39	116.59	87	245.12	107.54	90	242.06	108.85	88	241.77	106.14	91	283.04	115.20	92
Commercial real estate loans	233.88	254.65	43	220.87	238.58	43	224.30	245.88	43	212.69	234.65	42	208.43	229.44	44
Construction and land development	54.37	39.81	69	57.87	36.07	76	56.68	35.95	76	55.35	35.62	73	48.36	34.95	66
1-4 family	12.19	9.02	67	11.54	7.44	71	11.91	7.42	71	8.13	6.34	64	8.91	6.61	65
Other	42.17	30.27	70	46.33	28.34	77	44.77	28.11	74	47.22	28.16	76	39.45	27.32	69
Multifamily	52.01	40.47	74	43.22	35.29	71	44.03	38.66	71	40.91	32.74	71	40.90	31.04	73
Nonfarm nonresidential	127.50	161.09	35	119.78	156.30	34	123.58	158.05	36	116.42	155.06	36	119.16	152.10	41
Owner-occupied	29.62	53.43	31	27.74	52.63	28	30.44	52.99	32	27.10	52.37	29	31.01	53.07	34
Other	97.88	105.96	46	92.04	100.99	43	93.14	102.54	43	89.32	100.54	40	88.15	97.41	45
Real estate loans secured by farmland	0.14	3.36	34	0.24	3.67	35	0.21	3.22	40	0.37	3.44	39	0.10	3.60	28
Loans to depository institutions and acceptances of other banks	0	0.26	66	0	0.20	65	0	0.21	69	0	0.28	31	0	0.44	58
Commercial and industrial loans	196.65	115.08	84	163.97	116.17	75	171.17	114.45	76	172.03	139.91	65	183.58	122.02	77
Loans to individuals	42.03	35.47	66	9.52	36.56	39	13.94	34.55	50	9.42	37.47	39	11.95	43.51	37
Credit card loans	3.67	2.79	78	3.37	2.58	75	3.56	2.77	76	3.18	3.30	72	4.18	4.34	74
Agricultural loans	0.03	1.73	33	0.16	2.03	37	0.45	1.86	53	0.10	1.88	32	0.32	2.18	45
Other loans and leases	86.89	50.11	76	91.63	47.63	78	93.23	51.06	77	82.59	49.54	75	66.93	52.44	63
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	32.36	30.74	51	35.25	29.25	60	34.94	30.07	58	33.60	27.32	63	28.65	26.45	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	267.19	205.31	71	264.36	187.63	76	266.71	195.33	75	248.42	183.76	68	224.03	178.57	60
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	296.80	262.15	56	292.10	244.92	59	297.15	252.85	59	275.52	240.85	53	255.04	236.10	50

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

# Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	0.86	6.75	5	4.63	12.31	16	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
Liquid assets	11.40	23.63	18	15.61	29.12	15	14.65	29.03	17	10.94	26.22	8	12.09	22.44	19
Investment securities	16.94	20.98	39	16.92	20.37	42	18.73	21.63	45	14.86	17.85	36	16.89	16.99	52
Net loans and leases	72.47	63.09	72	68.20	58.81	75	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Net loans, leases and standby letters of credit	73.16	63.92	72	68.97	59.61	74	69.31	59.49	76	73.24	62.48	80	71.17	64.84	61
Core deposits	75.28	74.28	41	77.51	75.52	44	78.29	75.71	47	74.64	70.67	48	66.61	63.09	46
Noncore funding	12.14	12.30	60	9	10.15	55	8.43	10.30	55	11.15	14.13	51	19.15	19.36	61
Time deposits of \$250K or more	0.58	1.67	17	0.65	1.67	22	0.61	1.58	22	1.02	2.11	28	2.66	2.94	51
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.73	1.24	53	0.78	1.19	52	0.91	1.23	58	0.58	1.47	44	1.34	1.94	56
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.72	0.58	63	0.71	0.54	63	0.91	0.54	68	0.57	0.54	57	1.31	0.48	71
Commercial paper	0.02	0.02	90	0.16	0.01	93	0.10	0.01	92	0.18	0.01	93	0.10	0.02	92
Other borrowings w/remaining maturity of 1 year or less	6.79	2.18	90	0.03	0.88	35	0.03	1	32	0.95	1.24	57	1.87	3.01	40
Earning assets that reprice within 1 year	45.56	35.71	75	45.88	38.80	69	44.53	37.37	67	43.91	39.38	58	41.61	39.29	55
Interest-bearing liabilities that reprice within 1 year	2.58	6.79	17	3.13	6.64	21	3.01	6.39	25	4.11	8.20	24	6.01	10.19	20
Long-term debt that reprices within 1 year	1.58	0.38	87	0	0.27	31	1.71	0.26	90	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	41.40	27.35	84	42.74	30.83	80	39.81	29.65	74	39.80	29.11	75	35.60	26.63	74
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	12.68	5.89	78	5.18	-3.31	76	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence	9.10	0.87	83	-0.45	-9.17	75	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Short-term investment / Short-term noncore funding	9.64	112.63	6	108.96	304.29	24	70.30	273.46	19	33.97	184.19	13	18.73	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets	2.77	24.05	20	13.46	36.72	19	12.74	36.68	21	5.30	28.18	16	2.70	16.97	23
Net loans and leases / Total deposits	94.44	79.04	79	84.34	73.05	78	84.60	72.79	78	91.37	79.43	82	95.76	90.31	64
Net loans and leases / Core deposits	96.28	86.19	69	87.99	78.83	71	87.62	78.25	70	97.01	88.34	74	105.56	103.93	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-20.82	-10.05	17	3.57	0.50	94	3.65	0.12	97	4.90	1.57	91	2.61	0.72	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.73	-19.27	78	0.71	1.06	48	-0.22	-0.25	50	1.86	4.31	17	0.39	1.36	30
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	61.32	26.09	90	33.12	13.65	78	34.05	14.28	78	37.84	11.38	87	40.32	12.67	87
Available-for-sale securities	38.60	71.92	10	66.81	84.59	21	65.88	83.77	21	62.13	87.23	12	59.65	85.40	12
U.S. Treasury securities	1.70	9.62	33	2.14	6.01	55	1.89	6.70	44	0.55	4.72	49	0.02	6.15	28
US agency securities (excluding mortgage-backed securities)	0.28	4.10	33	0.38	4.24	33	0.33	4.12	30	0.68	4.01	36	0	3.49	13
Municipal securities	32.24	8.02	91	33.56	8.38	92	30.86	8.22	90	38.11	9.83	92	35.92	7.75	93
Mortgage-backed securities	63.18	62.34	49	60.14	66.09	40	64.12	66.54	41	53.98	66.64	29	59.15	67.43	34
Asset-backed securities	2.46	4.33	56	3.65	2.45	69	2.70	2.50	68	6.59	1.91	83	4.82	1.66	80
Other debt securities	0.05	3.02	26	0.05	3.01	26	0.05	3.08	28	0.06	3.01	30	0.05	2.94	28
Mutual funds and equity securities	0.09	0.27	48	0.07	0.29	43	0.07	0.29	42	0.03	0.35	37	0.03	0.40	35
Debt securities 1 year or less	3.29	9.28	32	4.95	8.18	46	3.83	7.78	41	8.16	10.55	52	6.84	11.86	43
Debt securities 1 to 5 years	2.51	20.14	7	2.79	17.39	15	2.42	18.25	10	4.19	17.03	25	2.46	17.94	17
Debt securities over 5 years	94.11	68.28	94	92.19	72.07	86	93.69	71.11	92	87.61	69.86	71	90.68	66.02	86
Pledged securities	36.73	31.26	61	38.32	33.37	57	34.30	32.26	54	41.98	35.67	59	46.83	30.57	72
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-79.42	-40.81	11	40.45	64.27	51	32.34	27.98	60	19.66	183.32	18	-26.91	26.69	13
Investment securities	10.59	11.76	59	10.98	32.48	30	32.41	31.36	58	-9.20	23.62	9	-18.23	11.75	2
Core deposits	7.29	4.57	69	7.39	16.96	12	10.19	16.94	29	15.63	26.88	17	0.32	11.23	8
Noncore funding	49	36.20	68	-39.10	-21.64	24	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			10,848,135	10,010,492	9,024,412
Commit: Secured commercial real estate loans	3,447,438	2,287,303	2,527,943	1,937,010	2,048,423
Commit: Unsecured real estate loans	0	978,847	928,354	944,279	826,898
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	261,540	264,123	248,292	278,798	277,969
Commercial and similar letters of credit	5,170	6,309	5,992	3,642	7,081
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	474,136	537,934	572,711	479,589	429,204
Credit derivatives - notional amount (holding company as beneficiary)	189,367	211,569	181,312	165,839	149,184
Credit derivative contracts w/ purchased credit protection-investment grade	473,123	495,199	455,044	367,568	348,092
Credit derivative contracts w/ purchased credit protection-noninvest grade	190,380	254,304	298,979	277,860	230,296
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	88,000	390,000	245,016	335,500	263,000
Written options contracts (interest rate)	309,001	508,644	352,810	484,185	401,358
Purchased options contracts (interest rate)	267,674	254,982	218,820	257,366	146,068
Interest rate swaps	8,436,712	7,269,859	7,311,921	6,764,625	5,767,620
Futures and forward foreign exchange	941,123	980,165	968,802	810,182	537,289
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	46,320
Purchased options contracts (commodity and other)	0	0	0	0	46,320
Commodity and other swaps	0	32,538	7,804	170,761	417,614

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							30.90	22.78	79	29.95	22.01	80	27.86	23.52	69
Standby letters of credit	0.69	0.66	63	0.77	0.66	69	0.71	0.65	65	0.83	0.71	70	0.86	0.84	65
Commercial and similar letters of credit	0.01	0.02	67	0.02	0.02	69	0.02	0.02	68	0.01	0.02	62	0.02	0.02	71
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.25	0.27	89	1.56	0.24	93	1.63	0.24	93	1.44	0.35	90	1.33	0.42	88
Credit derivatives - notional amount (holding company as beneficiary)	0.50	0.17	84	0.61	0.18	84	0.52	0.18	83	0.50	0.30	80	0.46	0.52	80
Credit derivative contracts w/ purchased credit protection-investment grade	1.24	0.20	89	1.44	0.18	91	1.30	0.18	91	1.10	0.25	88	1.07	0.30	87
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.50	0.19	80	0.74	0.13	89	0.85	0.13	89	0.83	0.30	86	0.71	0.45	84
Derivative contracts	26.39	44.74	63	27.40	47.31	63	25.94	46.30	62	26.40	48.62	62	23.55	68.47	56
Interest rate contracts	23.92	32.78	64	24.46	35.15	62	23.16	32.46	62	23.46	34.36	58	20.31	47.31	54
Interest rate futures and forward contracts	0.23	3.53	60	1.13	4.39	66	0.70	3.25	62	1	6.21	57	0.81	10.67	58
Written options contracts (interest rate)	0.81	1.49	67	1.48	1.69	68	1.01	1.41	65	1.45	2.18	60	1.24	2.47	65
Purchased options contracts (interest rate)	0.70	1.57	69	0.74	1.29	72	0.62	1.31	70	0.77	1.46	68	0.45	2.65	62
Interest rate swaps	22.17	23.04	64	21.11	20.27	64	20.83	20.49	63	20.24	20.83	59	17.81	28.86	56
Foreign exchange contracts	2.47	6.65	78	2.85	6.12	81	2.76	6.30	80	2.42	6.01	80	1.66	10.12	75
Futures and forward foreign exchange contracts	2.47	4.26	81	2.85	3.76	85	2.76	3.78	85	2.42	3.47	82	1.66	5.23	78
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0.09	0.91	72	0.02	0.92	72	0.51	1.86	77	1.58	3.32	80
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0.14	0.98	78
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0.14	0.94	77
Commodity and other swaps	0	0.31	37	0.09	0.30	78	0.02	0.31	77	0.51	0.32	83	1.29	0.38	85
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							45.09	44.98	64	40.80	42.82	65	39.03	45.53	57

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	10,042,510	9,436,188	9,105,173	8,822,619	7,625,589
Interest rate contracts	9,101,387	8,423,485	8,128,567	7,841,676	6,578,046
Foreign exchange contracts	941,123	980,165	968,802	810,182	537,289
Equity, commodity, and other contracts	0	32,538	7,804	170,761	510,254
<b>Derivatives Position</b>					
Futures and forwards	1,029,123	1,370,165	1,213,818	1,145,682	800,289
Written options	309,001	508,644	352,810	484,185	447,678
Exchange-traded	0	0	0	0	0
Over-the-counter	309,001	508,644	352,810	484,185	447,678
Purchased options	267,674	254,982	218,820	257,366	192,388
Exchange-traded	0	0	0	0	0
Over-the-counter	267,674	254,982	218,820	257,366	192,388
Swaps	8,436,712	7,302,397	7,319,725	6,935,386	6,185,234
Held for trading	9,063,183	8,792,525	8,726,166	8,260,301	7,107,298
Interest rate contracts	8,122,060	7,779,822	7,749,560	7,279,358	6,059,755
Foreign exchange contracts	941,123	980,165	968,802	810,182	537,289
Equity, commodity, and other contracts	0	32,538	7,804	170,761	510,254
Non-traded	979,327	643,663	379,007	562,318	518,291
Interest rate contracts	979,327	643,663	379,007	562,318	518,291
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	10,561,744	9,872,715	9,710,935	9,177,971	7,924,826
One year or less	5,292,445	4,975,408	4,734,783	1,759,223	1,659,008
Over 1 year to 5 years	2,997,123	2,948,160	3,064,728	4,117,251	3,620,598
Over 5 years	2,272,176	1,949,147	1,911,424	3,301,497	2,645,220
Gross negative fair value (absolute value)	275,011	13,351	19,421	16,156	15,680
Gross positive fair value	73,217	121,796	89,570	206,722	92,487
Held for trading	69,725	115,637	86,923	197,098	89,960
Non-traded	3,492	6,159	2,647	9,624	2,527
Current credit exposure on risk-based capital derivative contracts	8,650	121,796	89,570	206,722	92,487
Credit losses on derivative contracts	-1,400	-724	-2,244	2,275	2,848
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	90.63	93.95	24	89.27	94.10	22	89.27	94.17	23	88.88	94.10	23	86.26	93.44	22
Foreign exchange contracts	9.37	3.10	82	10.39	3.22	84	10.64	3.47	84	9.18	3.49	84	7.05	3.20	82
Equity, commodity, and other contracts	0	1.15	35	0.34	1.21	73	0.09	1.14	71	1.94	1.17	78	6.69	1.64	86
<b>Futures and forwards</b>															
Written options	10.25	9.12	64	14.52	12.59	65	13.33	11.16	66	12.99	14.05	60	10.49	13.49	61
Exchange-traded	3.08	5.29	56	5.39	7.18	57	3.87	6.28	52	5.49	8.18	54	5.87	5.91	60
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	3.08	4.93	58	5.39	6.91	58	3.87	5.96	54	5.49	7.73	56	5.87	5.10	64
Exchange-traded	2.67	4.14	61	2.70	3.41	64	2.40	3.27	60	2.92	3.42	64	2.52	4.42	60
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	2.67	3.58	63	2.70	3.01	66	2.40	2.87	63	2.92	2.86	66	2.52	3.35	63
Held for trading	84.01	77.96	49	77.39	71.71	45	80.39	74.26	43	78.61	68.76	52	81.11	69.75	50
<b>Interest rate contracts</b>															
Foreign exchange contracts	90.25	38.03	77	93.18	40.70	78	95.84	40.42	81	93.63	43.53	80	93.20	44.16	75
Equity, commodity, and other contracts	80.88	31.70	79	82.45	34.66	81	85.11	34.15	82	82.51	36.62	82	79.47	37.24	79
<b>Foreign exchange contracts</b>															
Equity, commodity, and other contracts	9.37	1.66	87	10.39	1.55	90	10.64	1.68	89	9.18	1.60	89	7.05	1.60	88
<b>Equity, commodity, and other contracts</b>															
Non-traded	0	0.57	40	0.34	0.61	83	0.09	0.60	82	1.94	0.68	83	6.69	0.83	90
<b>Non-traded</b>															
Interest rate contracts	9.75	61.97	22	6.82	59.30	21	4.16	59.58	18	6.37	56.47	19	6.80	55.84	24
Foreign exchange contracts	9.75	57.96	23	6.82	56.22	21	4.16	56.71	19	6.37	53.82	20	6.80	52.22	25
Equity, commodity, and other contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	105.17	93.16	90	104.63	91.91	87	106.65	92.53	91	104.03	91.48	85	103.92	93.86	87
Over 5 years	52.70	37.29	67	52.73	27.90	78	52	27.56	77	19.94	32.05	48	21.76	32.17	53
Gross negative fair value (absolute value)	29.84	22.61	64	31.24	29.78	56	33.66	27.01	58	46.67	27.06	80	47.48	30.45	75
Gross positive fair value	22.63	26.09	51	20.66	29.19	42	20.99	29.89	40	37.42	29.56	59	34.69	28.09	60
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	2.74	2.48	58	0.14	1.18	12	0.21	0.98	13	0.18	1.55	9	0.21	0.83	19
Gross positive fair value (X)	0.73	2.55	14	1.29	1.59	38	0.98	1.34	29	2.34	2.23	55	1.21	1.19	55
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.09	0.10	62	0	0.05	23	0.01	0.04	29	0.01	0.07	21	0.01	0.06	29
Gross positive fair value (X)	0.02	0.10	38	0.04	0.06	60	0.03	0.05	56	0.07	0.09	56	0.03	0.07	56
Held for trading (X)	0.02	0.06	61	0.04	0.05	69	0.03	0.04	70	0.06	0.07	65	0.03	0.06	66
Non-traded (X)	0	0.02	27	0	0.01	30	0	0.01	24	0	0.02	32	0	0.01	31
Current credit exposure (X)	0	0.06	21	0.04	0.05	64	0.03	0.04	62	0.07	0.06	60	0.03	0.05	61
Credit losses on derivative contracts	-0.04	0	0	-0.02	0	0	-0.07	0	0	0.07	0	98	0.10	0	99
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.03	0.70	21	0.46	0.59	60	0.33	0.46	58	0.80	0.85	59	0.38	0.73	57

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	280,015	383,702	383,702	201,371	238,023
Gross losses	7,165	31,784	40,652	112,053	74,313
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,054	14,579	16,965	11,423	19,161
Net losses	111	17,205	23,687	100,630	55,152
Provision for loan and lease losses	13,000	-75,500	-80,000	166,999	18,500
Adjustments	0	0	0	115,962	0
Ending balance	292,904	290,997	280,015	383,702	201,371
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.05	0.09	37	-0.29	-0.12	14	-0.23	-0.09	16	0.49	0.51	50	0.06	0.15	26
Provision for loan and lease losses / Average loans and leases	0.07	0.16	36	-0.42	-0.21	24	-0.33	-0.16	24	0.68	0.82	43	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses	11,711.71	151.30	96	-438.83	-65.12	18	-337.74	-105.48	19	165.95	487.86	11	33.54	130.58	5
Allowance for loan and lease losses / Total loans and leases not held for sale	1.05	1.17	40	1.23	1.32	46	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases	1.05	1.15	42	1.22	1.30	47	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Allowance for loan and lease losses / Net loans and leases losses (X)	1,979.08	38.64	98	12.69	17.40	54	11.82	21.39	52	3.81	11.58	19	3.65	8.03	40
Allowance for loan and lease losses / Nonaccrual assets	251.62	428.13	34	215.45	330.05	38	214.66	364.13	33	181.98	299.17	28	161.89	218.72	52
ALLL / 90+ days past due + nonaccrual loans and leases	239.62	320.87	44	208.03	271.93	44	205.68	287.08	42	176.19	244.34	38	156.51	151.73	64
Gross loan and lease losses / Average loans and leases	0.04	0.16	24	0.18	0.20	57	0.17	0.19	53	0.46	0.34	72	0.32	0.28	67
Recoveries / Average loans and leases	0.04	0.07	33	0.08	0.08	57	0.07	0.08	51	0.05	0.07	37	0.08	0.08	60
Net losses / Average loans and leases	0	0.09	21	0.09	0.12	52	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	17.35	34.26	18	13.01	25.09	28	15.14	34.67	19	15.37	33.98	12	37.92	36.22	65
Earnings coverage of net loan and lease losses (X)	3,049.87	36.38	97	15.62	26.30	46	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31

#### Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	39	0.08	0.02	83	0.06	0.02	81	0.15	0.04	86	-0.01	0.01	27
Real estate loans secured by 1-4 family	-0.02	-0.02	43	-0.03	-0.01	33	-0.03	-0.02	34	0.01	0.01	61	0.02	0.01	63
Revolving	-0.07	-0.06	32	-0.24	-0.07	14	-0.25	-0.07	15	0.06	0.01	77	-0.04	0.02	14
Closed-end	-0.01	-0.01	43	-0.01	-0.01	43	-0.01	-0.01	44	0.01	0	65	0.03	0	80
Commercial real estate loans	0	0	43	0.21	0.04	90	0.15	0.04	87	0.32	0.07	89	-0.05	0.01	5
Construction and land development	0	-0.02	47	-0.01	0.01	39	-0.01	0	36	0	0	44	-0.02	-0.01	30
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	42	-0.01	0.01	37	-0.01	0	29	0	0	36	-0.02	-0.01	27
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	22
Nonfarm nonresidential	0	0	46	0.39	0.05	94	0.28	0.05	89	0.58	0.11	92	-0.07	0.02	1
Owner-occupied	0	0	44	0	0.01	17	0	0.01	17	0.01	0.02	54	-0.07	0.01	0
Other	0	0.01	53	0.40	0.04	96	0.28	0.04	92	0.58	0.08	94	0	0.01	28
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.04	0.11	12	0.14	0.19	50	0.21	0.17	64	1.26	0.47	89	0.95	0.37	87
Loans to individuals	0.17	0.76	17	0.59	0.72	55	0.43	0.71	42	1.18	1.13	66	1.33	1.17	63
Credit card loans	1.61	1.94	35	1.52	2.27	31	1.42	1.84	34	3.05	2.92	51	3.28	3.11	52
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05		0			0			0	0		0	0	
Other loans and leases	0.07	0.13	59	0.05	0.09	59	0.05	0.10	61	0.04	0.15	51	0	0.15	33

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	24,341	33,868	20,859	42,795	27,400
90+ days past due loans and leases	5,829	4,823	5,700	6,927	10,281
Nonaccrual loans and leases	116,406	135,062	130,443	210,854	118,380
Total past due and nonaccrual loans and leases	146,576	173,753	157,002	260,576	156,061
<b>Restructured</b>					
Restructured 30-89 days past due	786	1,749	1,710	11,257	815
Restructured 90+ days past due	55	89	57	54	109
Restructured nonaccrual	21,650	15,226	17,426	20,190	22,494
Total restructured loans and leases	22,491	17,064	19,193	31,501	23,418
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	34,291	42,661	40,763	40,780	25,116
Other real estate owned	16,373	33,855	29,619	14,269	21,101
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	6,004
Total other assets past due and nonaccrual	0	0	0	0	6,004

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.09	0.33	15	0.14	0.29	30	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12
90+ days past due loans and leases	0.02	0.10	45	0.02	0.09	46	0.02	0.10	49	0.03	0.12	44	0.04	0.15	43
Nonaccrual loans and leases	0.42	0.37	64	0.57	0.54	60	0.54	0.46	68	0.86	0.66	73	0.52	0.51	56
90+ days past due and nonaccrual loans and leases	0.44	0.52	53	0.59	0.68	51	0.56	0.62	50	0.89	0.85	62	0.56	0.71	46
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	57	0.01	0.01	72	0.01	0.01	67	0.05	0.01	86	0	0.01	46
90+ days past due restructured	0	0.01	66	0	0	66	0	0	65	0	0.01	60	0	0.01	66
Nonaccrual restructured	0.08	0.09	57	0.06	0.12	43	0.07	0.10	49	0.08	0.13	45	0.10	0.14	47
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.09	0.33	15	0.14	0.29	30	0.09	0.32	12	0.17	0.40	21	0.12	0.43	12
90+ days past due assets	0.02	0.10	45	0.02	0.09	45	0.02	0.10	48	0.03	0.12	44	0.04	0.15	42
Nonaccrual assets	0.42	0.37	63	0.57	0.55	60	0.54	0.47	68	0.86	0.67	72	0.54	0.53	57
30+ days past due and nonaccrual assets	0.53	0.89	39	0.73	1	41	0.64	0.97	35	1.06	1.29	49	0.71	1.19	28
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.32	0.33	60	0.41	0.40	60	0.39	0.36	64	0.65	0.52	73	0.42	0.44	53
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.35	63	0.50	0.42	70	0.47	0.37	72	0.69	0.55	74	0.48	0.48	54
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.44	0.38	68	0.62	0.48	72	0.58	0.41	76	0.83	0.60	75	0.51	0.53	54
Allowance for loan and lease losses	57.33	55.46	60	73.34	67.85	66	72.35	62.64	69	72.25	66.66	64	82.20	115.41	38
Equity capital + allowance for loan and lease losses	3.95	3.63	60	4.98	4.12	71	4.71	3.60	71	6.20	4.97	69	4.01	4.28	53
Tier 1 capital + allowance for loan and lease losses	4.88	3.90	70	6.54	4.89	71	6.17	4.30	74	8.05	6.05	72	5.63	5.65	56
Loans and leases + other real estate owned	0.60	0.61	60	0.90	0.82	60	0.83	0.71	64	1.13	0.97	68	0.72	0.85	43

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.06	0.23	17	0.18	0.25	47	0.08	0.26	20	0.19	0.39	28	0.12	0.38	14
90+ days past due .....	0	0.11	36	0	0.12	31	0	0.12	33	0	0.16	33	0	0.16	13
Nonaccrual .....	0.60	0.41	75	0.82	0.60	75	0.80	0.52	78	0.94	0.76	69	0.47	0.46	59
Commercial and industrial															
30–89 days past due .....	0.03	0.29	12	0.03	0.24	13	0.01	0.24	9	0.11	0.23	34	0.02	0.31	9
90+ days past due .....	0	0.06	31	0	0.02	44	0	0.04	41	0	0.03	42	0.01	0.05	37
Nonaccrual .....	0.23	0.47	31	0.16	0.65	15	0.11	0.57	15	1.08	0.75	75	0.85	0.83	60
Individuals															
30–89 days past due .....	0.82	0.83	58	1.66	0.60	90	1.77	0.63	87	2.34	0.83	96	2.39	0.83	92
90+ days past due .....	0.39	0.10	87	1.52	0.08	96	1.22	0.09	96	2.06	0.14	98	2.83	0.17	98
Nonaccrual .....	0.03	0.17	36	0.10	0.17	49	0.05	0.17	42	0.04	0.28	32	0.04	0.17	37
Depository institution loans															
30–89 days past due .....	0	0	44	0	0.03	44	0	0.01	45		0		0	0	47
90+ days past due .....	0	0	46	0	0	47	0	0	47		0		0	0	49
Nonaccrual .....	0	0	46	0	0	47	0	0	47		0		0	0	48
Agricultural															
30–89 days past due .....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0	0.06	23	0	0.13	20	0	0.09	21	0.01	0.15	41	0.01	0.13	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.12	0.39	21	0.12	0.36	26	0.12	0.46	14	0.17	0.65	11	0.16	0.67	10
	90+ days past due	0	0.22	43	0	0.25	36	0	0.24	41	0	0.33	37	0	0.31	14
	Nonaccrual	0.70	0.58	67	0.77	0.76	63	0.76	0.71	65	0.79	0.89	55	0.73	0.73	57
Revolving	30-89 days past due	0.65	0.31	86	0.43	0.33	67	0.58	0.28	84	0.63	0.48	65	0.54	0.45	61
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.02	0.86	73	1.15	1.05	71	1.14	1.18	73	1.19	1.13	68	0.86	1	64
Closed-end	30-89 days past due	0.08	0.41	19	0.10	0.36	26	0.09	0.49	10	0.14	0.65	7	0.13	0.70	9
	90+ days past due	0	0.25	43	0	0.27	39	0	0.26	42	0	0.38	38	0	0.35	16
	Nonaccrual	0.68	0.57	69	0.74	0.71	61	0.73	0.67	64	0.76	0.87	54	0.72	0.70	56
Junior lien	30-89 days past due	0	0.01	51	0.01	0.01	53	0.01	0.01	41	0.01	0.02	43	0.02	0.02	48
	90+ days past due	0	0	38	0	0	70	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	56	0.01	0.04	36	0.01	0.03	42	0.02	0.04	36	0.03	0.04	41
Commercial real estate	30-89 days past due	0	0.13	8	0.24	0.16	74	0.03	0.15	25	0.19	0.26	54	0.05	0.18	25
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.47	0.29	76	0.88	0.48	80	0.85	0.38	85	1.10	0.62	79	0.08	0.23	24
Construction and development	30-89 days past due	0	0.19	34	0	0.15	18	0.09	0.17	63	0.05	0.28	39	0.01	0.28	26
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.14	38	0.01	0.31	34	0.01	0.20	34	0.02	0.41	27	0.03	0.20	35
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0.06	0.02	81	0.02	0.03	63	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	65	0	0.02	65	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.13	42	0	0.10	21	0.03	0.13	62	0.03	0.22	40	0.01	0.20	32
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.12	44	0.01	0.25	37	0.01	0.16	42	0.02	0.35	32	0.03	0.17	41
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0.81	0.09	95	0.15	0.08	80
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.10	6	0.45	0.12	92	0.01	0.13	17	0.04	0.23	25	0.04	0.14	22
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.86	0.36	86	1.62	0.58	90	1.54	0.45	93	2.01	0.80	90	0.13	0.28	28
Owner Occupied	30-89 days past due	0	0.04	10	0	0.04	20	0	0.04	25	0.01	0.07	27	0.04	0.07	40
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	10	0	0.17	5	0.03	0.27	13	0	0.16	14
Other	30-89 days past due	0	0.05	14	0.45	0.07	95	0	0.08	33	0.03	0.14	40	0	0.07	18
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.86	0.21	91	1.62	0.31	94	1.54	0.23	95	1.98	0.44	94	0.12	0.10	63
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	7.05	0.10	99	6.51	0.11	98	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	9.94	0.51	97	0	1.06	21	0	0.69	23	12.52	1.13	96	2.46	0.84	84
Credit card	30-89 days past due	0.93	1.22	40	0.80	0.79	48	0.79	0.81	41	0.90	0.95	44	1.23	1.19	47
	90+ days past due	0.71	0.50	63	0.55	0.40	62	0.66	0.45	59	0.79	0.63	55	1.22	0.78	68
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,184,354	1,184,158	1,169,374	1,265,883	1,317,723
Retained earnings	2,898,153	2,721,244	2,762,303	2,576,544	2,380,867
Accumulated other comprehensive income (AOCI)	-255,391	-10,813	-10,317	12,618	-33,183
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,827,116	3,894,589	3,921,360	3,855,045	3,665,407
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,126,797	1,125,459	1,123,388	1,136,417	1,217,892
Accumulated other comprehensive income-related adjustments	-255,391	-10,813	-10,317	12,618	-33,183
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,955,710	2,779,943	2,808,289	2,706,010	2,480,698
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,955,710	2,779,943	2,808,289	2,706,010	2,480,698
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	194,112	193,195	193,195	353,512	256,716
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	194,112	193,195	193,195	353,512	256,716
Less: Additional tier 1 capital deductions	0	516	410	713	638
Additional tier 1 capital	194,112	192,679	192,785	352,799	256,078
<b>Tier 1 Capital</b>	3,149,822	2,972,622	3,001,074	3,058,809	2,736,776
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	99,597	249,088	249,161	248,867	248,571
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	332,680	328,846	319,791	325,131	223,278
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	432,277	577,934	568,952	573,998	471,849
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	432,277	577,934	568,952	573,998	471,849
Exited advanced approach tier 2 capital					
Total capital	3,582,099	3,550,556	3,570,026	3,632,807	3,208,625
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	37,508,588	34,852,311	35,105,861	34,240,630	32,203,661
Less: Deductions from common equity tier 1 capital	1,126,797	1,125,459	1,123,388	1,136,417	1,217,893
Less: Other deductions	0	0	0	464,119	0
Total assets for leverage ratio	36,381,791	33,726,852	33,982,473	32,640,094	30,985,768
Total risk-weighted assets	31,405,843	26,303,703	27,242,735	25,903,415	24,296,382
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.41	11.77	15	10.57	12.59	21	10.31	12.37	23	10.45	12.35	21	10.21	12.11	23
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.03	12.48	7	11.30	13.31	15	11.02	13.11	16	11.81	13.08	29	11.26	12.78	28
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.41	14.27	4	13.50	15.21	18	13.10	14.91	17	14.02	15.23	31	13.21	14.36	35
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.66	9.22	31	8.81	9.07	46	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	229	250	336	45,245	89,104	-8.40	-99.63
Other insurance activities income .....	229	250	336	45,245	89,104	-8.40	-99.63
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	677,129	683,609	680,021	679,647	671,948	-0.95	14.94

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.03	0.36	44	0.03	0.38	43	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	19.67	12.02	81	20.95	11.72	87	20.73	12	86	19.74	11.03	86	22.87	11.51	91
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	174,943	96,914	138,417	83,209	22,489
Real estate loans	9,351	23	23	18	38
Commercial and industrial loans	165,592	96,891	138,394	83,191	22,451
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	2,933	2,999	2,994	3,000	3,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	177,876	99,913	141,411	86,209	25,489
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	80.51	20.31	85	20.83	-0.16	76	66.35	6.83	87	270	-2.40	98	1,336.08	22.48	95
Total selected assets	78.03	21.10	84	20.09	3.36	76	64.03	9.48	85	238.22	2.04	98	458.23	12.40	94
Deposits		-2.72			10.74			0.73			3.46			10.36	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.24	0.65	0.34	1.22	1.48

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	33,571	267,546	393,252	253,270	302,042	-87.45	-75.51
Dividends .....	30,000	265,000	390,000	250,000	288,000	-88.68	-77.61
Interest .....	3,571	2,546	3,252	3,270	14,042	40.26	16.62
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	6,489	32,000		-100.00
Dividends .....	0	0	0	6,489	32,000		-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	33,571	267,546	393,252	259,759	334,042	-87.45	-78.07
Securities gains (losses) .....	0	0	0	0	27		
Other operating income .....	1,079	560	677	919	676	92.68	-7.86
Total operating income .....	34,650	268,106	393,929	260,678	334,745	-87.08	-77.53
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	8,184	8,211	10,942	10,961	16,802	-0.33	-39.57
Other expenses .....	4,953	5,758	7,329	6,422	6,583	-13.98	-12.18
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	13,137	13,969	18,271	17,383	23,385	-5.96	-30.93
Income (loss) before taxes .....	21,513	254,137	375,658	243,295	311,360	-91.53	-84.09
Applicable income taxes (credit) .....	-2,730	-3,110	-4,138	-2,070	6,359		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	24,243	257,247	379,796	245,365	305,001	-90.58	-82.04
Equity in undistributed income of subsidiaries .....	233,117	16,870	-28,802	61,406	21,789	1281.84	427.00
Bank subsidiaries .....	233,117	16,870	-28,802	61,406	21,789	1281.84	287.01
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	257,360	274,117	350,994	306,771	326,790	-6.11	43.57
<b>Memoranda</b>							
Bank net income .....	263,117	281,870	361,198	311,406	309,789	-6.65	35.46
Nonbank net income .....	0	0	0	6,489	32,000		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	4,114,644	97.41	4,234,292	98.15	4,238,977	98.04	4,310,977	3,927,147	-2.83	24.16
Common and preferred stock .....	3,943,217	93.35	3,998,637	92.69	3,953,461	91.44	4,005,198	3,717,596	-1.39	26.68
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	170,000	4.02	235,000	5.45	285,000	6.59	305,000	200,000	-27.66	-15.00
Other receivables .....	1,427	0.03	655	0.02	516	0.01	779	9,551	117.86	24.09
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	200,000		-100.00
Common and preferred stock .....	0	0	0	0	0	0	0	200,000		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		-100.00
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	64,360	1.52	30,668	0.71	37,984	0.88	55,432	44,613	109.86	-69.80
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		-100.00
Intangible assets .....	10,436	0.25	10,436	0.24	10,436	0.24	10,436	10,436	0.00	0.00
Other assets .....	34,489	0.82	38,544	0.89	36,208	0.84	36,414	35,798	-10.52	-7.51
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	4,223,929	100.00	4,313,940	100.00	4,323,605	100.00	4,413,259	4,217,994	-2.09	11.47
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	7,687	0.18	54,553	1.26	34,730	0.80	59,346	32,016	-85.91	-88.71
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures .....	248,993	5.89	249,088	5.77	249,161	5.76	248,867	248,572	-0.04	0.44
Other liabilities .....	13,297	0.31	15,338	0.36	14,861	0.34	14,113	15,283	-13.31	-31.46
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		-100.00
Total liabilities .....	269,977	6.39	318,979	7.39	298,752	6.91	322,326	295,871	-15.36	-53.89
Equity Capital .....	3,953,952	93.61	3,994,961	92.61	4,024,853	93.09	4,090,933	3,922,123	-1.03	23.42
Perpetual preferred stock (income surplus) .....	194,112	4.60	193,195	4.48	193,195	4.47	353,512	256,716	0.47	21.37
Common stock .....	1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,752	0.00	8.48
Common surplus .....	1,710,075	40.49	1,711,867	39.68	1,713,851	39.64	1,720,329	1,716,431	-0.10	18.56
Retained earnings .....	2,830,877	67.02	2,628,421	60.93	2,672,601	61.81	2,458,920	2,380,867	7.70	57.96
Accumulated other comprehensive income .....	-255,391	-6.05	-10,813	-0.25	-10,317	-0.24	12,618	-33,183		
Other equity capital components .....	-527,473	-12.49	-529,461	-12.27	-546,229	-12.63	-456,198	-400,460		
Total liabilities and equity capital .....	4,223,929	100.00	4,313,940	100.00	4,323,605	100.00	4,413,259	4,217,994	-2.09	11.47
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	8.64	11.02	28	8.90	12.52	18	8.60	11.94	20	7.78	7.29	53	8.44	9.68	29
Bank net income / Average equity investment in banks.....	8.94	11.60	27	9.39	12.35	29	9.04	11.80	25	7.98	7.45	52	8.45	10.51	27
Nonbank net income / Average equity investment in nonbanks.....		9.71			13.18			13.12		8.11	9.75	56	16	7.89	76
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	102.24	98.76	48	102.83	96.45	62	102.91	96.79	61	101.51	88.16	42	94.80	82.22	28
Nonbank net income / Parent net income.....	0	2.50	16	0	3.22	15	0	3.40	15	2.12	3.59	63	9.79	5.93	78
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	6.83	18.39	29	7.98	16.51	33	7.42	16.81	34	7.88	20.06	30	7.54	20.43	31
Total debt / Equity capital.....	6.49	12.61	42	7.60	11.37	49	7.05	11.71	47	7.53	14.41	44	7.15	14.31	51
Total debt + notes payable to subs that issued TPS / Equity capital.....	6.49	14.76	30	7.60	13.41	38	7.05	13.63	36	7.53	16.67	30	7.15	16.36	36
Total debt + Loans guaranteed for affiliate / Equity capital.....	6.49	12.68	42	7.60	11.46	48	7.05	11.77	46	7.53	14.68	44	7.15	14.56	50
Total debt / Equity capital – excess over fair value.....	6.49	12.75	42	7.60	11.47	49	7.05	11.81	47	7.53	14.52	44	7.15	14.51	51
Long-term debt / Equity capital.....	6.30	11.91	44	6.24	10.65	45	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Short-term debt / Equity capital.....	0.19	0.48	81	1.37	0.55	81	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	17.25	39.59	30	13.41	40.69	28	13.41	39.86	28	13.34	34.67	30	7.83	28.44	32
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	99.73	104.01	30	100.09	103.15	36	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Total investment in subs / Equity capital.....	104.06	109.29	42	105.99	108.29	58	105.32	108.40	52	105.38	110.16	54	105.23	111.07	49
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	-0.03	0.39	29	0.01	0.27	36	-0.20	0.29	17	-0.28	0.47	22	-0.01	0.36	31
Equity investment in subs – equity cap / Net income-div (X).....		1.15		0.02	0.85	3		1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	33.27	130.36	17	237.18	152.56	79	263.04	152.85	86	178.02	136.59	78	218.76	177.68	71
Cash from ops + noncash items + op expense / Op expense + dividend.....	44.46	118.32	24	247.31	155.61	83	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	123.53	105.80	73	78.55	94.59	34	88.67	98.54	37	107.52	134.08	44	97.65	116.34	26
Pretax operating income + interest expense / Interest expense.....	362.87	1,565.66	27	3,195.08	1,645.53	82	3,533.17	1,835.33	84	2,319.64	2,016.32	77	1,953.11	1,968.54	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	362.87	1,454.22	25	3,195.08	1,896.20	81	3,533.17	1,770.77	85	2,319.64	1,539.23	80	1,953.11	1,632.83	69
Dividends + interest from subsidiaries / Interest expense + dividends.....	31.07	150.57	14	246.16	174.48	73	272.88	174.12	79	183.78	150.43	70	232.28	210.80	67
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	29.84	26.99	68	19.25	40.79	42	20.51	47.61	42	16.71	35.64	51	21.50	57.11	43
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	5.22	3.60	66	4.76	3.29	66	6.53	3.44	70	6.69	3.85	73	5.01	2.64	72
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	412	70.90	97	39.06	69.90	31	35.06	66.37	27	53.14	81.10	31	41.64	57.84	39
Dividends declared / Net income .....	38.81	31.93	63	36.65	27.22	71	37.94	28.27	70	42.50	42.29	52	38.86	33.08	59
Net income – dividends / Average equity.....	5.29	7.51	29	5.64	9.25	22	5.34	8.62	21	4.47	4.14	54	5.16	6.46	30
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	30.04	133.26	25	263.75	160.45	77	292.85	155.92	81	191.75	132.17	70	226.76	178.13	64
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	4.98	3.41	75	25.20	7.53	87
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	30.04	183.35	17	263.75	213.42	70	292.85	203.53	77	196.72	174.85	65	251.96	260.40	61
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	11.40	43.79	23	94.01	43.30	90	107.97	45.96	95	80.28	60.28	71	92.97	66.55	78
Interest income from bank subsidiaries.....	1.36	0.21	89	0.90	0.11	90	0.90	0.11	90	1.05	0.36	84	4.53	0.54	93
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	12.76	52.71	21	94.92	48.70	90	108.87	51.33	93	81.33	62.88	67	97.50	69.36	77
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63		100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.12			0.11			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22		100	79.84	64	100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	86.58	67.73	42	98.84	72.55	71	99	74.16	70	95.90	69.76	56	86.04	67.32	40
Interest income from bank subsidiaries.....	10.31	0.98	92	0.95	0.27	85	0.83	0.23	86	1.25	0.63	80	4.19	0.80	90
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	96.89	81.70	43	99.79	82.68	73	99.83	83.13	75	97.16	82.20	47	90.23	78.80	33
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	2.49	1.95	75	9.56	2.65	86
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	14	2.49	4.70	66	9.56	7.29	81
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	0	284.57	13	0	152.66	13	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt .....	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11